

"DBS Black World Mastercard® Overseas Retail Spending InstaRedeem Upgrade Offer" Terms and Conditions

1. "DBS Black World Mastercard® Overseas Retail Spending InstaRedeem Upgrade Offer" ("Promotion") is only applicable to the principal cardholders ("Cardholders") of DBS Black World Mastercard® ("Applicable Credit Card") issued by DBS Bank (Hong Kong) Limited (the "Bank"). This Promotion is not applicable to those Cardholders who choose to participate in DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme.
2. Promotion period starts from 15 July 2024 to 31 August 2024, both dates inclusive ("Promotion Period").
3. To participate in the Promotion, Cardholders are required to install the DBS Card+ mobile application ("DBS Card+ app") and complete the registration and confirmation of the DBS Card+ app account and turn on the notification in DBS Card+ app More > App & Security Settings > Push Notification > "InstaRedeem" to receive notifications before conducting any spending (as defined in clause 4 below)..
4. Cardholders must complete overseas retail spending during Promotional Period with Applicable Credit Card ("Eligible Spending", definition refers to Clause 5). The Eligible Spending can enjoy the offer of InstaRedeem Upgrade Offer ("Offer"), by adopting a conversion rate of DBS\$1 to HK\$1.25 through the Red "InstaRedeem" button of DBS Card+ app displayed in the "Spending" function after the spending is posted.
5. Definition of Eligible Spending is determined by the Bank at its sole discretion. For the purpose of the Promotion, the definition of Eligible Spending means any retail transactions settled in foreign currencies at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, while any spendings settled in Hong Kong Dollars and Macau Pataca will be excluded. Dynamic Currency Conversion provides an option to settle any overseas transaction in either foreign currencies or Hong Kong Dollars. However, the selected currency is final once Cardholder has made the choice. For the avoidance of doubt, if Cardholders choose to settle an overseas transaction in Hong Kong Dollars via Dynamic Currency Conversion, the transaction is not counted as Eligible Spending. The transaction amount will be determined based on the transaction currency amount converted to Hong Kong Dollars and posted in the credit card statement.
6. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Spending: reload amount of Octopus Automatic Add-Value Service (including application fee/handling fee), monthly payment of "Card Interest-free Instalment Loan", monthly payment of "Credit Card Interest-free Merchant Instalment Plan", cash advance and relevant handling/administration fees, casino chips, foreign exchange, fund purchases, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, Flexi Cash, Call-a-loan, Funds Transfer, Balance Transfer, Flexi Shopping Programme, insurance payment, tax payment, all bill payment transactions (made through DBS iBanking, JET Payment Service, the "Pay & Transfer" function of the DBS Card+ mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the "Pay & Transfer" function of the mobile application or any other means as specified by the Bank from time to time),

transaction that has been subject to cancellation, charge-back, return of goods and/or refund, purchase and/or reload of stored value cards, purchase via e-wallet (except for Apple Pay, Google Pay and Samsung Pay) or any other types of transactions as the Bank may specify from time to time.

7. All Eligible Spending will be counted based on the post date of transaction during Promotion Period. And Cardholders should enjoy the Offer through the Red "InstaRedeem" button of DBS Card+ app **on or before 30 September 2024**, otherwise, Offer will be forfeited without prior notice.
8. If Cardholders would like to set off the transaction amount for the Eligible Spending, the Bank will convert the DBS\$ into HK\$ amount at the rate of DBS\$1 to HK\$1.25 and credit the amount into the Applicable Credit Card account. Besides fully set off the transaction amount, Cardholders can also choose to use DBS\$ to set off part of it. Since DBS\$ is in integral, after the adjustment of decimal places, Cardholders may not be able to fully set off the amount payable under certain circumstances. For avoidance of doubt, please refer to the calculation in the following examples:

	Transaction amount (A)	DBS\$ used (B)	Converted at DBS\$1 = HK\$1.25 to set off the transaction amount (C) $C = B \times 1.25$	Amount payable after set off (D) $(D = A - C)$
Example 1	HK\$1,000	DBS\$800	HK\$1,000	HK\$0
Example 2	HK\$1,300	DBS\$985	HK\$1,231.25	HK\$68.75
Example 3	HK\$1,501.5	DBS\$1,200	HK\$1,500	HK\$1.5

9. The Offer of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank. If Cardholder's transaction meets the requirements of other "InstaRedeem" promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that transaction. When the transaction has already been awarded under the Offer of this Promotion, the same transaction cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
10. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer based on the details (including time and date) of the relevant transaction in the Bank's record. If there is any discrepancy between the transaction record of a Cardholders and that of the Bank, the Bank's record shall be conclusive.
11. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any

discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.

12. Offer is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Offer is issued. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Offer.
13. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.